

ABSTRACT OF THE DISCLOSURE

A DRAM has, in one embodiment, a plurality of word lines each having its upper and side surfaces covered with a first insulating film, a plurality of bit lines each being provided so as to be insulated from and transverse to the word lines and being covered with a second insulating film, and a plurality of memory cells each provided at an intersection between one word line and one bit line and including a capacitor and a memory cell selection transistor, in which contact holes for connection between semiconductor regions and capacitors and between semiconductor regions and bit lines are formed in self-alignment and the second insulating film is made of a material having a permittivity smaller than that of the first insulating film.